

Performance highlights for the first half of 2020

17 September 2020

Aventus Group



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New lending volumes grew by 66%

- H1 2019 – 72,85 million Eur
- H1 2020 – 120,98 million Eur

Lending volumes in all main markets have increased significantly in H1 2020 vs H1 2019.

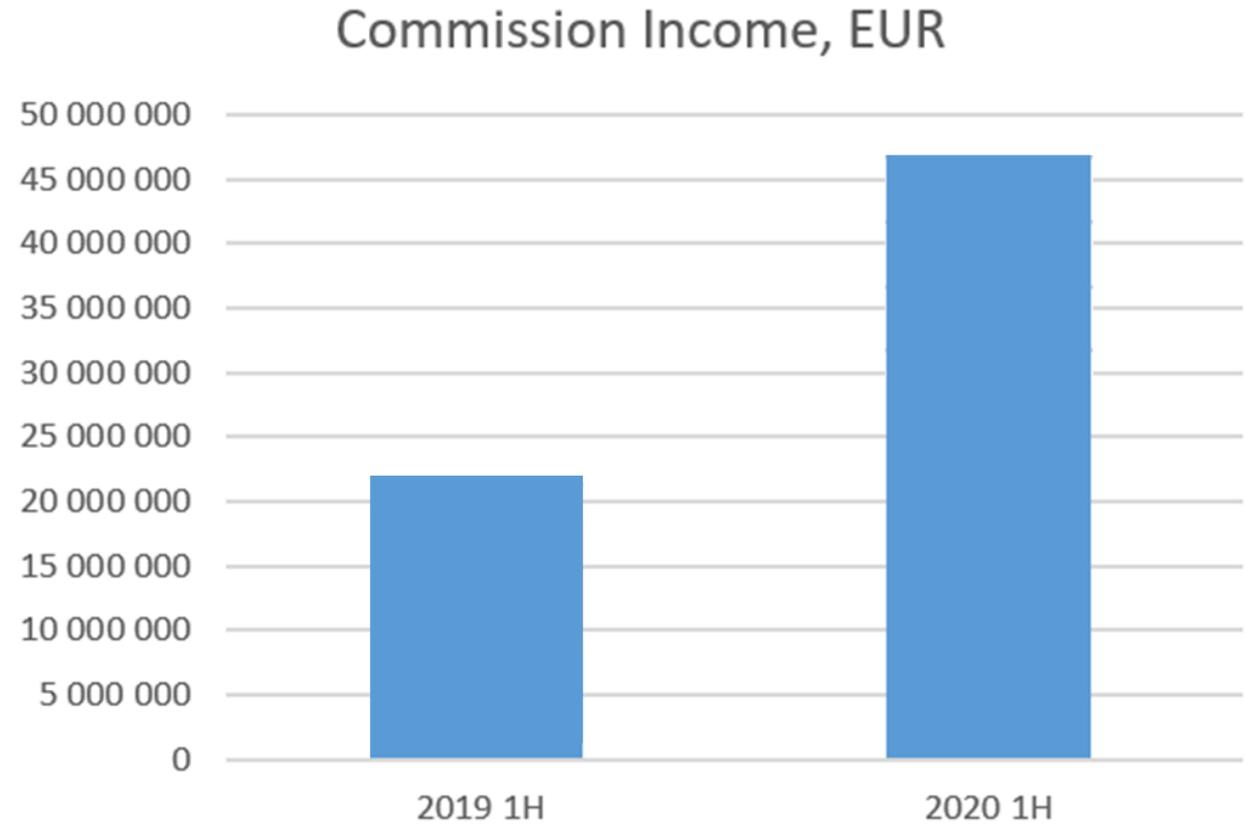
Despite the pandemic situation, Group companies in all markets successfully adapted their business to the changed circumstances and achieved great results.



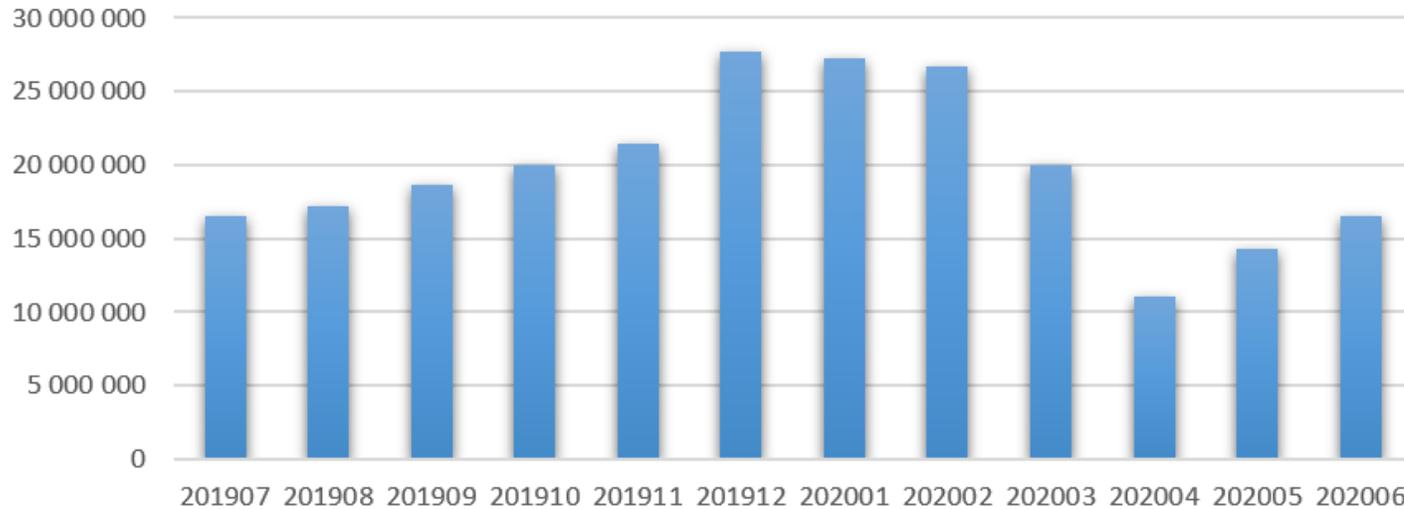
Double growth in income in H1 2020 vs H1 2019

Higher lending volumes have caused an increase in income.

- H1 2019 – 21,44 million Eur
- H1 2020 – 46,58 million Eur



Total loans issued, EUR



Long-term loans issued, EUR



Smooth recovery after the pandemic

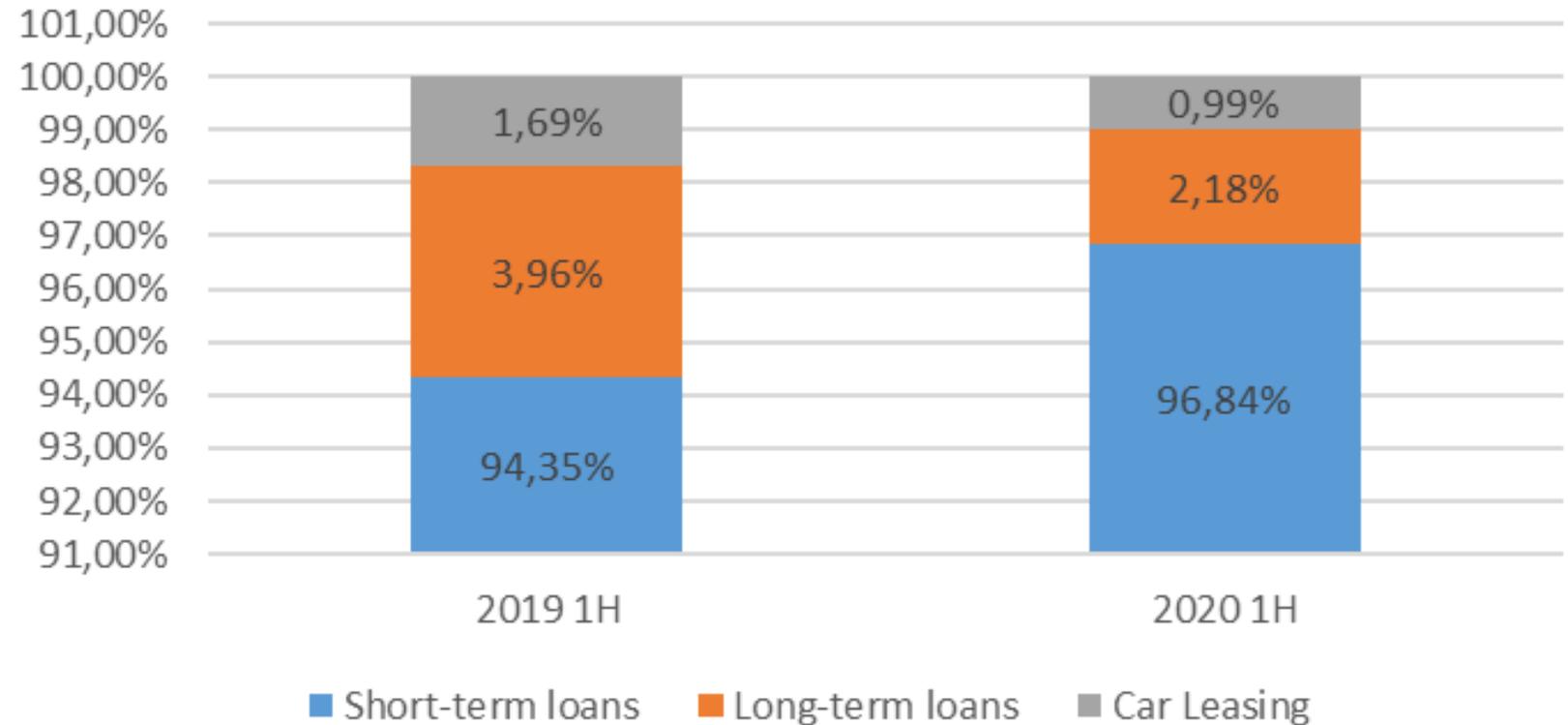
Due to uncertainty in the markets, caused by the pandemic, lending conditions have been preventively tightened to reduce potential risks.

This resulted in lower lending volumes this spring. The more noticeable decline was seen in the long-term products category. At the same time, tighter lending conditions have helped keep businesses sustainable.

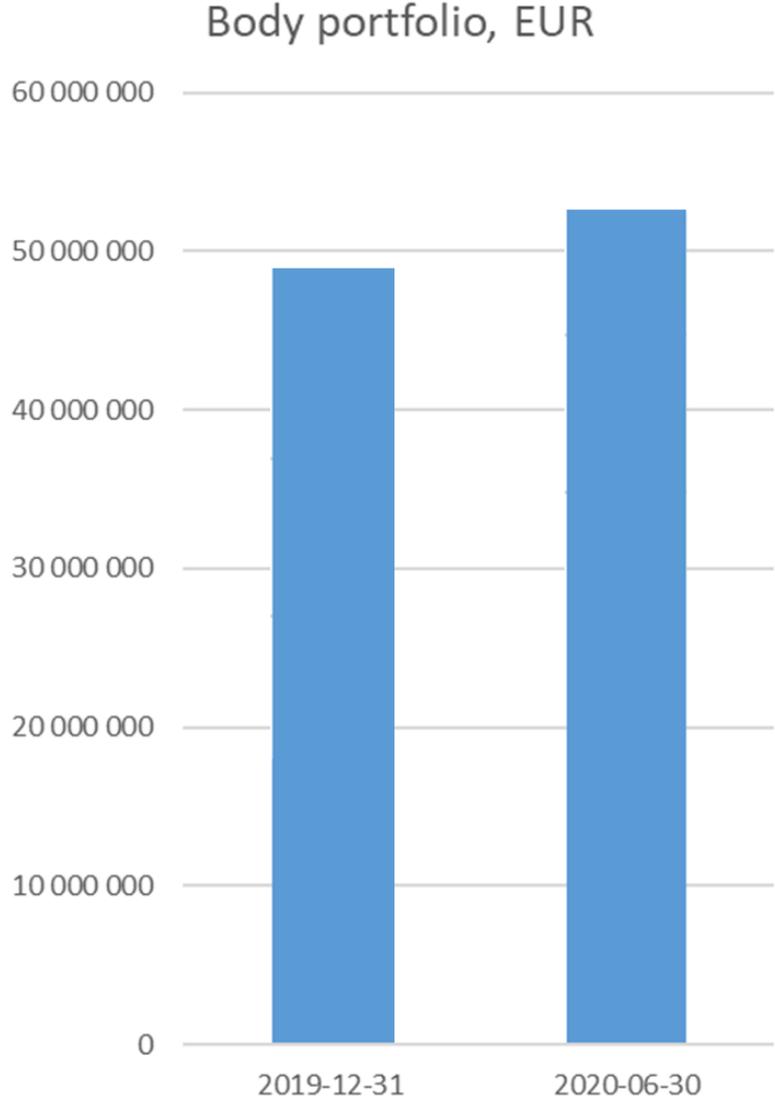
The short-term loan business was the least affected

The business of short-term loans was the least affected by the pandemic, however, the overall growth of short-term loans was slower than planned at the beginning of the year 2020.

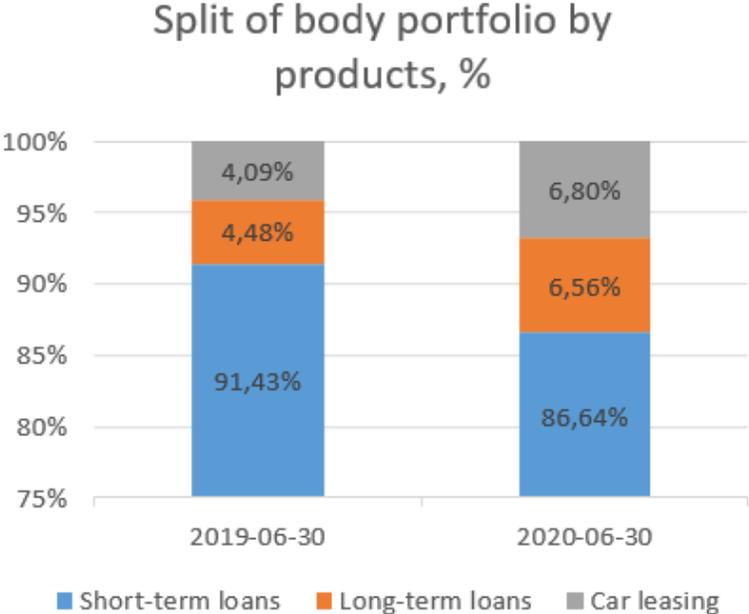
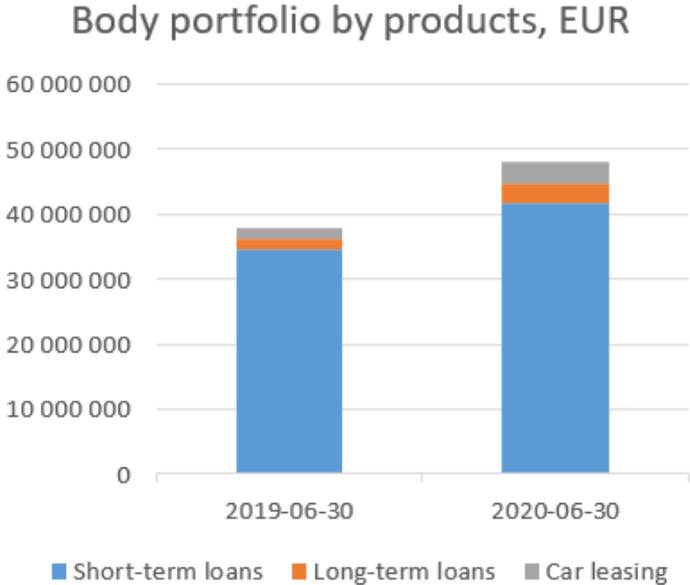
Split of loans by products



The total body portfolio grew by 7,4%



- End of 2019 – 48,78 million Eur
- End of June 2020 – 52,38 million Eur



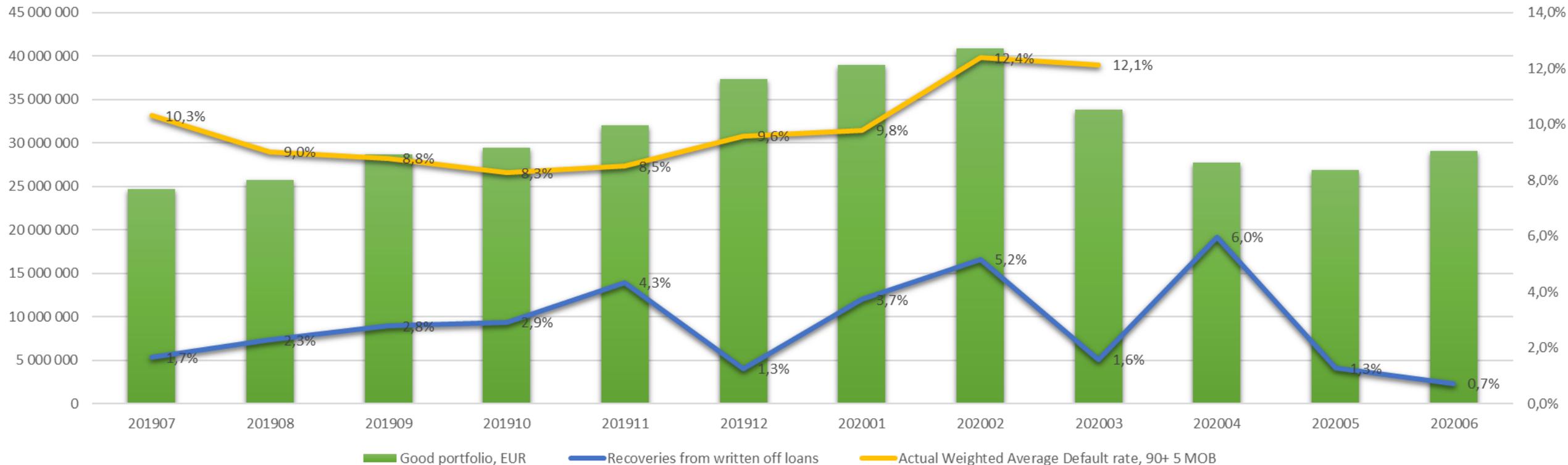
Good portfolio | Recoveries | Default rate

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The default rate on loans issued by the Group companies is calculated when the issued loans are 90+ days overdue. That is, the default rate on loans issued in April will be calculated in September, the default rate on loans issued in May will be calculated in October, etc.

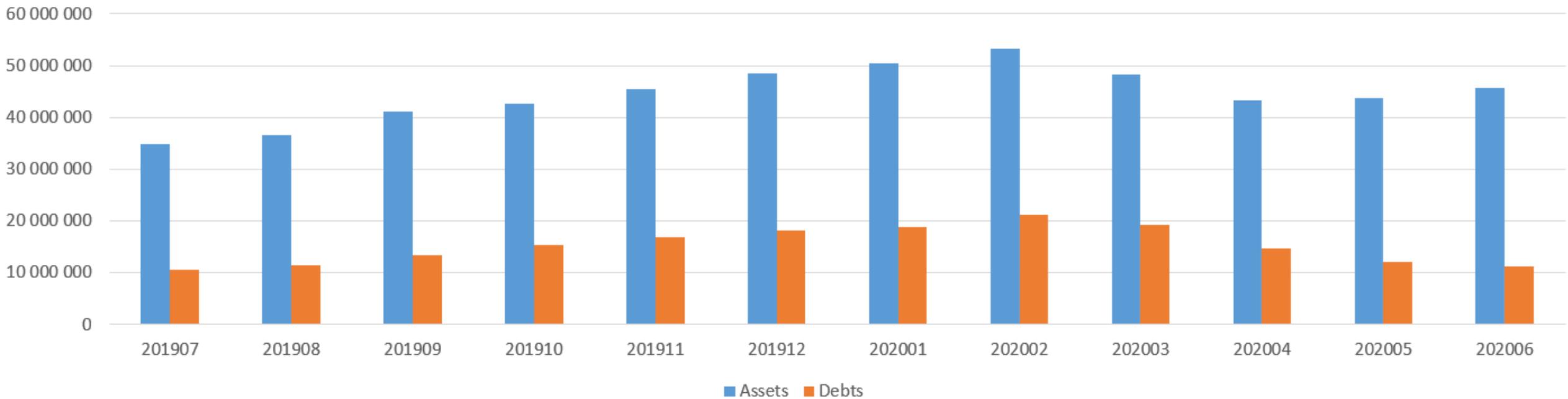
Assessing the ratio of the default rate and recoveries from written-off loans, **the average default rate of loans entire the Group is 7%.**

This is one of the best rates on defaulted loans in the short-term loan market.



Assets and debts

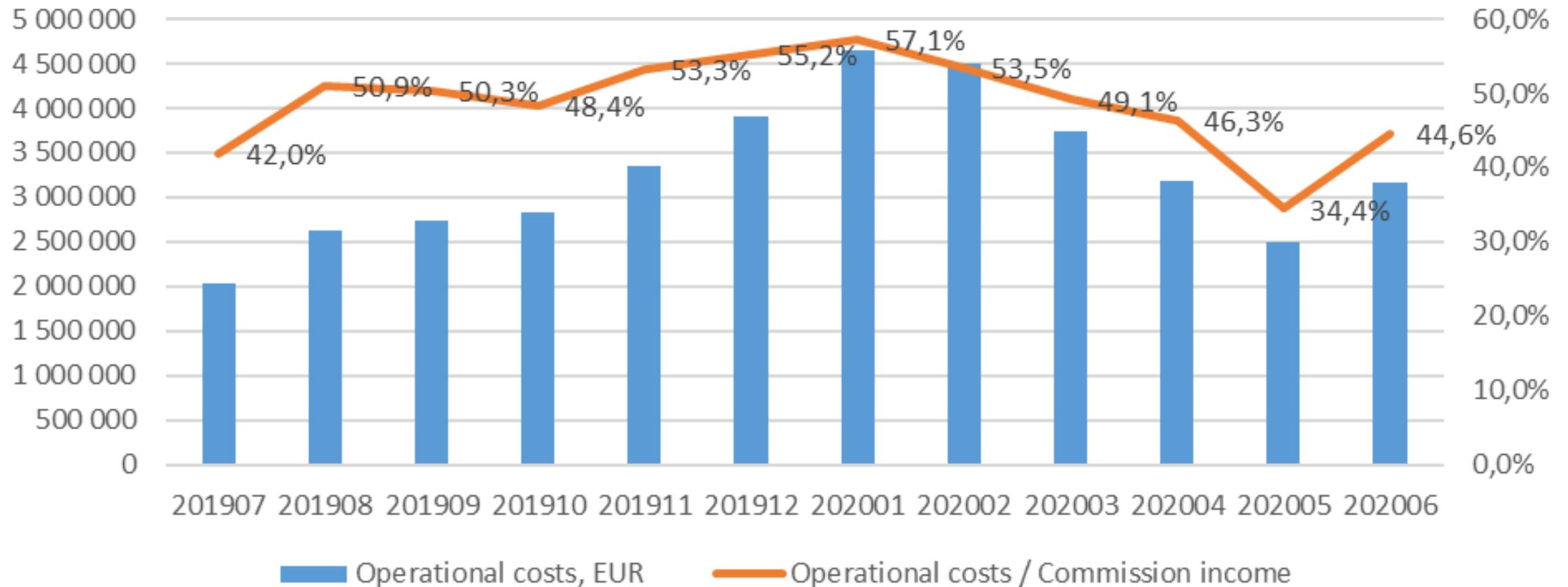
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	201907	201908	201909	201910	201911	201912	202001	202002	202003	202004	202005	202006
Assets	34 785 605	36 502 548	41 114 712	42 564 584	45 571 938	48 592 782	50 540 077	53 353 234	48 301 205	43 296 933	43 650 748	45 605 169
Debts	10 683 344	11 443 551	13 493 853	15 424 701	16 858 398	18 222 836	18 928 289	21 286 849	19 279 353	14 692 239	12 157 623	11 193 499
Equity	24 102 262	25 058 997	27 620 859	27 139 883	28 713 540	30 369 946	31 611 788	32 066 385	29 021 853	28 604 694	31 493 125	34 411 670

Extremely low debt to assets rate ensures proper risk management and business sustainability for the Group. The Group always makes sure that the debt does not exceed the Group's capability to cover the debt to P2P investors per relatively short period.

Operational costs

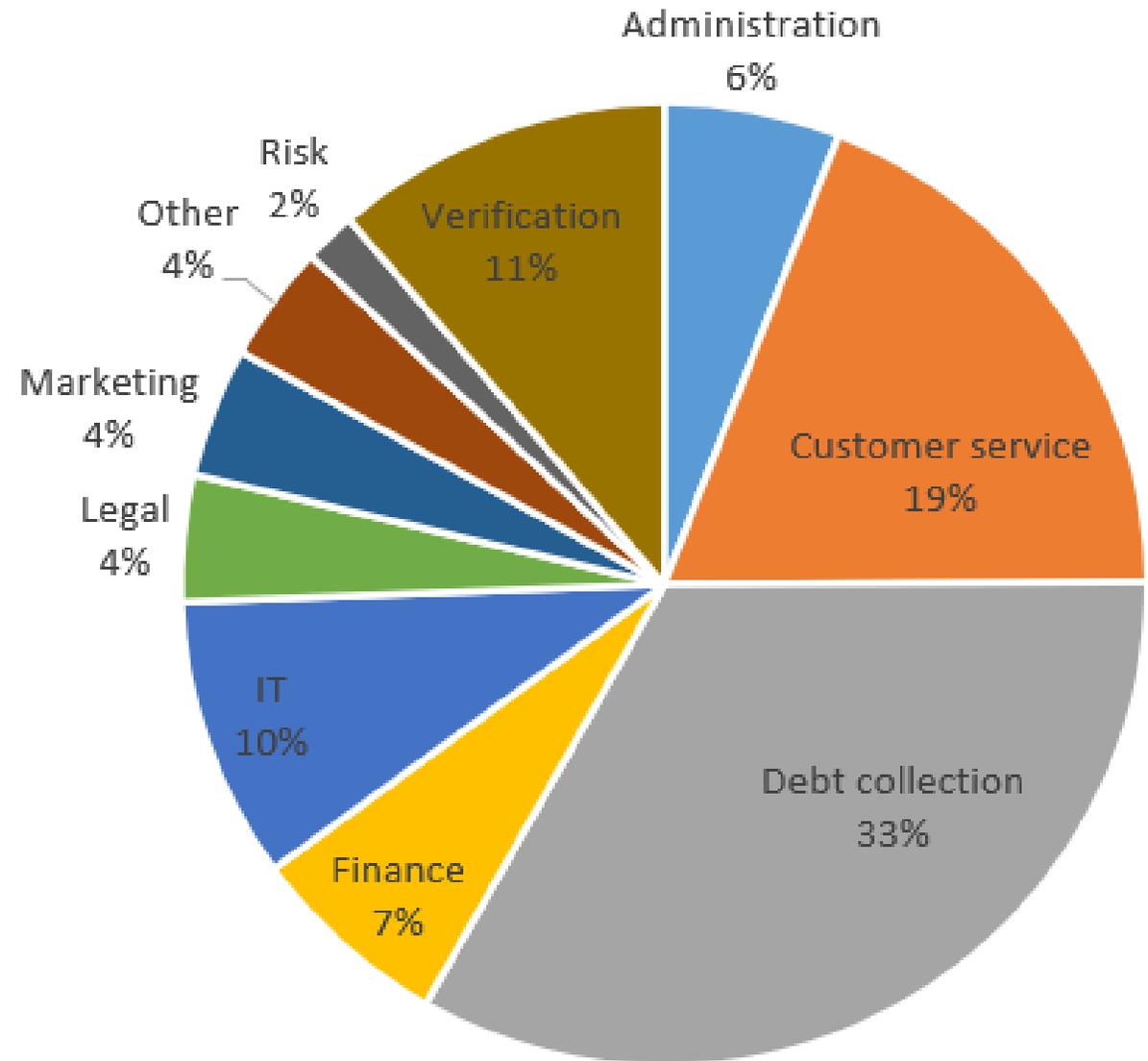


In response to the effects of the pandemic crisis this spring, the Group's operating expenses were responsibly reviewed. The share of the marketing budget decreased the most.

Aventus Group employee structure

Aventus Group currently has more than **1,000 employees**. Unlike in the many other companies in the same industry, the number of employees in the Aventus Group has not decreased but has increased in the face of pandemics.

In the lending business (especially in short-term loans), it is very important to pay special attention to work with clients' verification and debt collection, therefore the share of these employees occupies the largest share in the group structure. Appropriate attention to the debt collection ensures a good rate of defaulted loans entire the Group.



Social responsibility



Aventus Group devotes a part of its profits to charity every year. In the context of the pandemic situation, the Aventus Group, unlike most companies, did not reduce its charitable activities.

In 2019 and H1 2020 Aventus Group donated over 220 000 Eur to various charity programs dedicated to helping children, who have been diagnosed with cancer and other serious diseases.

PeerBerry investors, who invest in loans issued by Aventus Group companies, also contribute to Aventus Group charity programs. The management of **Aventus Group is very grateful to the investors for this contribution.**

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Strategic highlights for H2 2020 / Q1 2021

- Aventus Group's team is the power of the Group. Currently, the Group employs more than 1000 employees. Seeking further strategic growth and ensuring efficient business management, the Group plans further to increase the number of employees accordingly.
- The Group will continue to focus on the effectiveness – on those countries where existing companies are profitable and those where is a potential for further expansion through the establishment of new companies.
- In response to the effects of the pandemic on the economies of various countries, the Group will continue to focus more on the short-term lending business, which is more dynamic and more predictable in the long-term perspective.
- The Group will continue to maintain a very conservative debt to assets ratio, by continuing to apply responsible risk management and by maintaining a maximum default rate of 10%.
- This year, the Aventus Group has been actively exploring the potential in emerging markets and is preparing to launch new businesses in the Philippines, Kenya, and India.

Thank you for being a part of our business!